

## *Office of the Chapter 13 Standing Trustee*

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March 19, 2020

The Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court  
P.O. Box 2067  
Camden, New Jersey 08102

**RE: Debtor(s) Name: Anthony D. Hoffman  
Case No. 17-18517 (ABA)**

Dear Judge Altenburg:

Please accept this letter as a limited objection to Debtor's Motion to Suspend Plan Payments which is returnable Tuesday, April 7, 2020 at 10:00 a.m.

On July 18, 2018, the Court entered an Order Confirming Chapter 13 Plan at \$187 for thirty-nine (39) months, for a total plan length of fifty-two (52) months to pay administrative expenses in the amount of \$3,326; cramdown American Express to \$4,875 and avoid and reclassify the balance of the lien in the amount of \$23,675; surrender Debtor's residence located at 533 Hurrville Crosskeys Road, Washington Township, NJ; maintain regular payments due to Citimortgage and PNC Bank outside the plan; with 0% distribution to unsecured creditors.

Debtor now comes before the Court thirty-five (35) months after his Chapter 13 Bankruptcy Petition was filed on a Motion to Suspend Plan Payments. Debtor certifies that he had triple bypass surgery in February 2020 and will have another surgery in March 2020. After surgery, Debtor states he will undergo rehab and will not return to work until September 2020. Debtor seeks to suspend his plan payments until October 2020.

Debtor neglected to attach a Doctor's note or provide any documentation to support his motion. Additionally, the proposed Order states that Debtor shall resume payments October 1, 2020, in the amount of \$474. The Order fails to state the amount of months remaining in the plan. In order for the case to complete on time, the payments would need to increase to \$586 for ten (10) remaining months commencing October 1, 2020.

If Debtor is attempting to lower the payment and extend the length of plan to sixty (60) months, same must be done through a Modified Chapter 13 Plan with notice to creditors as the extension of plan will adversely affect American Express.

Based on the foregoing, the Trustee respectfully requests Debtor be required to provide the Court with a Doctor's note prior to the hearing. The Trustee also requests Debtor be required to submit an amended proposed Order to the Judge's chambers to include the following language:

Debtor's case shall continue at \$7,681 paid to date, then \$586 for ten (10) remaining months commencing October 1, 2020.

*Or in the alternative:*

Debtor shall file a Modified Chapter 13 Plan no later than September 30, 2020.

As always, please feel free to contact this office with any questions or concerns.

Respectfully submitted,

*s/ Jane L. McDonald*  
Jane L. McDonald  
Counsel

JLM/jpa

c: Jenkins & Clayman (via ECF/CM)

Anthony D. Hoffman (via regular mail)